IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.

: 10/632,149

Confirmation No.: 1871

First Named Inventor : David R. Fitzpatrick

Filed

: July 30, 2003

TC/A.U.

: 3691

Examiner

: I. Liu

Docket No.

: 102636.57988US

Customer No.

: 23911

Title

: Method and System for Providing Rule-Based Collateral

Allocation and Substitution

REPLY

Mail Stop AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

The following amendments and remarks are respectfully submitted in response to the Office Action dated July 17, 2007.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper. No additional claims fees are due.

Remarks begin on page 6 of this paper.